IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Praisner et al.	
Serial No.:	10/083,445)
Filing Date:	October 19, 2001) Confirmation No. 8322
Group Art Unit:	3628)
Examiner:	Jennifer Liversedge)
Attorney Docket:	WRKS:005)
Title: DYNAMIC	PAYMENT CARDS AND)
RELATED MANAGEMENT SYSTEM AND)
ASSOCIATED METHODS)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE UNDER 37 C.F.R § 1.111

Sir:

This paper is being filed in response to the office action mailed August 4, 2006, having a reply due date of November 6, 2006. Applicants hereby petition for a one (1) month extension to a date of December 4, 2006, and an appropriate fee is included herewith. The Applicants believe no additional fee is due at this time. Should Applicants be mistaken as to the fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application is respectfully requested in light of the amendments and remarks contained herein.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims begin on page 4 of this paper.

Remarks/Argument begin on page 17 of this paper.